



PHONE 1300 553 010

Apply

Essentials

Affordable and efficient super premiums for small to medium sized businesses

- No fees for contributions, withdrawals or switching
- Suitable for employers who contribute at least \$2,500 in superannuation contributions p.a.
- Appropriate for businesses with 2 or more permanent staff
- A choice of 4 default investments for employers
- Competitive insurance premiums available
- Administered using [BT Online Employer](#)
- One super payment using the Employer Clearing House Online (ECHO) facilities.

Did you know?

In 2011, Money Magazine has awarded Westpac the prestigious 'Business Bank of the Year' award for the fourth year in a row.

Things you should know

Westpac Securities Administration Limited ABN 77 000 049 47 is the trustee of the BT Business Super Fund and is the issuer of interests in the Fund. A Product Disclosure Statement (PDS) is available for the Fund and can be obtained by calling 132 135, downloading the [Member Booklet and/or the Employer Booklet](#), or visiting a BT Investor Centre. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in the Fund.

Investments in BT Business Super are not deposits or other liabilities of the Bank or any other member of the Westpac Group. They are subject to investment risk, including possible delays in repayment and loss of income and principal invested. Neither the Bank nor any other member of the Westpac Group guarantees the capital value or performance of these investments or the assets of BT Business Super except as specified in the information brochure.

A Financial Services Guide for BT Business Super Fund can be obtained by [downloading here](#), calling 1300 553 010, visiting www.bt.com.au or from any Westpac branch.



<http://www.westpac.com.au/business-banking/employer-superannuation/business-superannuation/business-super/>

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Features

More about BT Business Super

Our super service is intended to remove the administrative annoyances involved in managing your company super plan. Our online systems and team of super specialists allow you to get on with business whilst offering an unmatched service for your employees.

Introducing BT Financial Group

BT is the leading provider of superannuation solutions and has been providing employer-sponsored super solutions to employers and individuals since 1991. BT is one of Australia's strongest wealth managers with more than \$95 billion in total investments ¹.

Additional benefits

- Employers able to manage plans and access reports online
- Member education, services and BT benefits available.

A range of investment portfolios with competitive premiums

- Catering for members of all ages and circumstances
- A wide range of investment options to choose from
- Flexibility to meet the needs of individual employees
- The ability to tailor a plan to suit your specific requirements.

Straightforward administration

Use our [BT Online Employer \(BTOE\)](#) to:

- Add, remove and change employee details
- Make super contributions
- Download employee forms.

One super payment with Employer Clearing House Online (ECHO)

Rather than making several super payments to multiple super funds, you need only make one payment through our PayDeduct facility and ECHO will disburse bulk super contributions to your employees on your behalf.

For more information you can:

- Review the [BT disclosure documents](#)
- Call 1300 553 010 for a copy of the PDS to be sent to you
- Contact a [Westpac Financial Planner](#). ²

Things you should know

1. Plan for Life MarketShare Report - June 2008.
2. Westpac Financial Planners are representatives of Westpac Banking Corporation AFSL No 233714.

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Performance

Details and returns (% p.a.) * as at 31 December 2011

Investment option	Risk level	1 mth	3 mth	1 yr	3 yr	5 yr	10 yr
BT Core Global Shares ²	Aggressive	0.69	2.28	(9.16)	(2.63)	(9.38)	N/A
Aberdeen Active Hedged International Equities ⁵	Aggressive	(0.51)	1.08	(5.44)	(0.91)	(6.89)	N/A
Ibbotson International Shares High Opportunities (Unhedged) Trust (formerly Intech High Opportunity)	Aggressive	2.01	5.10	(8.65)	0.10	(8.56)	N/A
MLC Global Shares	Aggressive	1.11	0.14	(9.15)	(1.08)	(8.49)	N/A
BT Partner International Shares Growth ¹	Aggressive	4.15	5.32	(5.94)	0.45	(9.49)	N/A
BT Partner International Shares Value ¹	Aggressive	2.48	(0.60)	(11.58)	(0.29)	(12.38)	N/A
BT Partner International Shares Core ¹	Aggressive	1.26	1.11	(7.27)	(2.02)	N/A	N/A
Westpac International Share	Aggressive	0.90	1.60	(10.91)	(4.77)	(9.38)	(5.01)
BT Australian Sustainability Share	Dynamic	5.18	0.73	(6.96)	8.75	(2.26)	N/A



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Investment option	Risk level	1 mth	3 mth	1 yr	3 yr	5 yr	10 yr
BT Core Australian Shares ¹	Dynamic	5.29	0.40	(4.83)	8.87	(1.15)	N/A
Colonial First State Australian Shares	Dynamic	3.73	(0.24)	(9.02)	9.97	(2.51)	N/A
Aberdeen Australian Small Companies	Dynamic	1.57	(2.73)	(2.66)	19.53	(5.47)	N/A
ING Blue Chip Australian Shares	Dynamic	4.01	(3.34)	(10.02)	5.85	(3.97)	N/A
Investors Mutual Australian Shares	Dynamic	2.58	1.54	(1.11)	10.36	(0.34)	N/A
BT Partner Australian Shares Core 1	Dynamic	4.27	0.31	(6.97)	10.75	(4.58)	N/A
BT Partner Australian Shares Growth 1	Dynamic	3.81	0.43	(5.55)	12.52	(0.61)	N/A
BT Partner Australian Shares Value 1	Dynamic	3.20	(0.80)	(9.58)	5.05	(5.85)	N/A
Westpac Australian Shares	Dynamic	4.40	(0.01)	(5.83)	8.34	(1.33)	5.26
BT Active Balanced	Moderate	1.94	1.52	(2.37)	5.93	(2.37)	2.58
Colonial First State Diversified	Moderate	1.93	1.02	(4.66)	5.13	(2.90)	1.53
MLC Growth	Dynamic	2.73	0.34	(5.52)	7.35	(3.63)	1.91



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Investment option	Risk level	1 mth	3 mth	1 yr	3 yr	5 yr	10 yr
BT Multi-manager Balanced³	Moderate	2.73	1.12	(3.66)	7.86	(3.34)	N/A
BT Multi-manager Conservative³	Conservative	1.58	1.05	1.11	6.37	0.46	N/A
BT Multi-manager Growth³	Dynamic	3.12	1.14	(5.63)	7.88	(4.47)	N/A
BT Multi-manager High Growth^{3 4}	Aggressive	3.47	1.11	(7.29)	7.64	(5.16)	N/A
Schroder Balanced	Moderate	2.23	1.52	(1.34)	8.62	0.97	N/A
Westpac Balanced Growth	Moderate	2.33	1.72	(1.74)	5.36	(1.35)	2.62
Westpac Dynamic Growth	Dynamic	2.78	1.62	(4.19)	5.11	(2.69)	2.09
Westpac Moderate Growth	Moderate	1.35	1.63	1.80	4.66	0.82	2.98
BT Global Property	Dynamic	5.19	4.17	1.74	23.21	(7.10)	N/A
Westpac Australian Property Securities	Moderate	4.64	4.82	(0.26)	5.57	(13.87)	N/A
Macquarie Diversified Fixed Interest	Conservative	(0.32)	2.42	5.44	5.85	3.95	N/A
Westpac Australian Fixed Interest	Conservative	(0.06)	2.07	7.60	4.13	4.47	3.60
Westpac International	Conservative	0.43	1.97	8.56	7.87	5.32	4.75



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Investment option	Risk level	1 mth	3 mth	1 yr	3 yr	5 yr	10 yr
Fixed Interest							
Westpac Capital Secure1	Stable	0.02	0.06	0.21	0.14	1.00	1.17
Westpac Money Market	Stable	0.18	0.55	2.38	1.89	2.59	2.53

N/A - No historical data available for this period.

Things you should know

*. The returns shown are net of ongoing management fees and tax on earnings. The returns are measured by the percentage movements in unit prices. Past performance is not a reliable indicator of future performance.

Performance figures are calculated in accordance with the Investment & Financial Services Association (IFSA) standards. Total returns are calculated:

using withdrawal prices appropriate for the month end; and

taking into account management costs other than member fees, of the relevant investment option; and

taking into account earnings tax up to a maximum of 15% plus withholding tax paid on foreign income (if any).

Certain other fees such as Contribution fees or Withdrawal fees (if any) are not taken into account.

Investment returns are historical. Investment returns can move up or down and past performance is not necessarily indicative of future performance. Future performance is not guaranteed.

1. These funds are closed to new investors.
2. The investment manager for this fund changed on 6 June 2006. Performance before this date may not be directly comparable.
3. From 31 March 2006, the BT Multi-manager portfolios adopted new benchmark weightings. Performance before this date may not be directly comparable.
4. Previously known as Multi-manager Diversified Shares.
5. Effective 1 May 2009 the Investment Option name changed from Credit Suisse International Shares to Aberdeen Actively Hedged International Equities.

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Fees

How much maintaining your super is going to cost you

*BT Business Super Fees*²

Fee	Description	Amount
Entry fee	A fee to open your super account	Nil.
Withdrawal fee	A fee to withdraw funds	Nil
Switching fee	An admin fee if you choose to change investment options	Nil
Member fee	Covers member admin and communications Expense recovery charge	\$4.60 per month ¹ 0.36% p.a.
Standard administration fee p.a. ¹	Covers ongoing management of your investment, including our fund manager, our custodian and trustee costs We have a tiered management fee so you get discounts as your balance increases	0.95% p.a. - on the first \$50,000, 0.75% p.a. - \$50,001 to \$150,000, 0.25% p.a. - \$150,001 and over
Issuer fee	Covers managing the assets of the investment Options and the out-of-pocket expenses we are entitled to recover from the fund	Investment manager charge of 0.49% p.a. to 1.23% p.a. Expense recoveries by underlying investment managers of 0.00% p.a. to 0.08% p.a.

Things you should know

1. These may increase each 1 July in line with the Consumer Price Index (CPI). The amounts shown are for the 2009/2010 financial year.
2. There may be additional fees. For full details of fee arrangements download a [BT Business Super Product Disclosure Statement - Member Booklet \(PDF 2.2mb\)](#).

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Employee cover

Including insurance with employer super

Access great value insurance comprising death, disability and income protection. You can pay premiums on behalf of your employees or they can be deducted directly from employee super accounts each month. Insurance via employer super has several important benefits:

- It allows your members to access group premium rates
- Premiums are paid directly out of the super account(s) with pre-tax money
- In the event of death or disablement, individuals and their family are more likely to be able to maintain their lifestyle
- Cover in some instances may include an automatic acceptance arrangement making the provision of medical evidence unnecessary
- In many cases, your member's cover can continue even after they cease employment with you.

Types of cover available ¹

There are 3 types of insurance cover available:

- Death only – provides a lump sum cash payment when you die or if diagnosed with a terminal illness, meaning you'll die within 6 months
- Death and Total and Permanent Disablement – provides a lump sum cash payment if you die or are permanently unable to work due to illness or injury
- Salary Continuance – if you are unable to work for more than the 30 to 120 day waiting period due to temporary illness or injury, salary continuance pays up to 75% of your salary, in monthly instalments for either a 2 or 5 year period, or until age 65.

Things you should know

1. For full definitions including a comprehensive guide as to when cover starts and finishes, download the [BT Business Super Product Disclaimer Statement Member Booklet \(PDF 2.2mb\)](#).

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Links

- › <http://www.westpac.com.au/business-banking/employer-superannuation/business-superannuation/apply/>
- › Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- › BT Active Balanced
<http://www.westpac.com.au/business-banking/employer-superannuation/read-up-on/bt-active-balanced-portfolio/>
- › BT Business Super Product Disclosure Statement - Member Booklet (PDF 2.2mb)
http://www.westpac.com.au/docs/pdf/bb/Member_booklet.pdf
- › BT Core Global Shares
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- › Colonial First State Diversified
<http://www.westpac.com.au/business-banking/employer-superannuation/read-up-on/colonial-first-state-diversified/>
- › downloading here
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- › Member Booklet and/or the Employer Booklet
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<http://www.westpac.com.au/business-banking/employer-superannuation/read-up-on/international-shares-portfolio/>

- Westpac Moderate Growth
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- Westpac Money Market
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